



**Farmer
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March 30, 2020

VIA FACSIMILE - 800-535-6458

Erie Insurance
ATTN: DEDRIA MILLER
P.O. Box 598
Parkersburg, WV 26102-0598

**RE: Your Insured: Pison Management
Our Client: James Skylar Cooper
Date of Accident: August 9, 2019
Claim No.: A00002429193**

Dear Ms. Miller:

Thank you for your recent correspondence and for sending us the Underinsured Coverage Offer Form. However, I disagree with your conclusion that the insured rejected underinsured coverage. As clearly indicated on the form, the insured initialed the line corresponding to \$500,000.00 of underinsured motorist coverage.

Additionally, the form does not represent a commercially reasonable offer in that it lacked any premium information. Pursuant to W. Va. Code § 33-6-31D, the form "shall specifically inform the named insured of the coverage offered and the rate calculation for the coverage."

Accordingly, for these reasons, it is our position that Mr. Cooper should be afforded up to \$500,000.00 of underinsured motorist coverage and we are asking you to confirm the same.

Lastly, pursuant to W. Va. Code §33-6-31E, you are hereby notified that we have received a policy limits offer from the liability insurer, State Farm Mutual Automobile Insurance Company. Pursuant to the statute, I am providing you the following information:

Name of underinsured motorist (UIM) claimant: James Cooper
Address of UIM claimant: [REDACTED]
Danville, WV 25053

**Name and address of person in whose
name the UIM coverage is written:** **Pison Management LLC**
Charleston, WV

EXHIBIT

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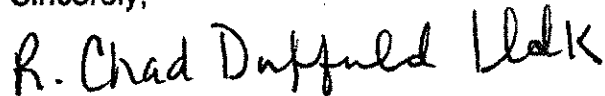
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Policy No.	#Q02-5830178
Erie Claim No.	#A00002429193
Name of Tortfeasor:	Thelma C. White
Tortfeasor's Insurer:	State Farm Mutual Auto. Ins. Co.
Policy #:	135158948
Claim #:	48-9994-C17
Liability Coverage:	\$50,000.00 per person

Pursuant to W.Va. Code §33-6-31E, you have sixty days to preserve your subrogation rights against the tortfeasor by providing written notice of your intention to do so and by paying Mr. Cooper the amount offered by State Farm.

Sincerely,



R. CHAD DUFFIELD, Esquire
Direct Email: rcduffield@fcclaw.net

/rcd